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ABSTRACT

The pamphlet describes the development of a consumer education program for prison inmates, and presents 12 curriculum guides on consumer topics relevant to prisoners. Because prison inmates spend time removed from the changing economic marketplace, and because many crimes stem from financial and economic problems, it is important to educate and prepare inmates for re-entry into the consumer's world. A task force involved in planning the pQogram determined that (1) instructional material must be suitable to a variety of reading levels, (2) audiovisual material and seminar/discussion format would be most effective, (3) motivation to attend would require special attention, and (4) scheduling must not conflict with other activities and requirements of prison life. The 12 guides, which were developed on topics of special interest to inmates, include suggested resource materials, learning objectives, and teacher references. Topics are consumer credit, money management and budgets, food purchasing, clothing values, shelter, health insurance, automobile ownership and operation, automobile insurance, checking accounts and banking, life insurance, consumer complaints, and recreation and leisure time. (AV)

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PLANNING CONSUMER EDUCATION PROGRAMS FOR RESIDENTS OF PRISONS AND PRE-RELEASE CENTERS

SØ 011 135

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TABLE OF CONTENTS

	Page
Foreword	2
Introduction	3
Project Purpose	4
The Task Force	5
Pilot Consumer Education Program	8
Progress Report	13
Instructors Curriculum Guides	16
Bibliography	49

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Forward

The project entitled "Planning Consumer Education For Prison Residents, Pre-Release Residents and Parolees" was funded by the Office of Consumer Education, United States Department of Health Education and Welfare. The purpose was to establish a pilot consumer education project designed specifically to meet the unique needs of prison residents and parolees. The project was implemented in two stages. The first stage consisted of the establishment of a task force to assess the needs of the target population, evaluate resources and to make tentative plans for a pilot consumer education program. The pilot program was the second stage and was conducted at two correctional facilities -- a minimum security prison and a pre-release center. The project was one year in length and began September 1, 1976.

The project directors wish to acknowledge the contribution of many persons with whom the directors consulted or worked in the planning and execution of the project. A special word of thanks should be made to Warden Vernon Housewright and Dean Hartzell Black of the Vienna Correctional Center and to Howard Saver of the Southern Illinois Work Release Center for their cooperation and assistance throughout the project. The advice and consultation of Superintendent Clark Esarey and Don Vanover of the Illinois Department of Corrections School District were very much appreciated. Many persons, especially the members of the task force gave freely of their time and energies for which the directors are most grateful. A special word of thanks to our colleague, Dr. Shirley Friend, for her work on the curriculum guide on clothing purchases and for directing the fashion show held in conjunction with the project. The directors also wish to acknowledge the excellent work of the project staff which included: Jo Ellen Leavitt, staff assistant; Janet Housewright and Janet Stoneburner, secretaries; Angel Kam, Sandy Fisher and Patti Walz, student workers.

INTRODUCTION

The successful rehabilitation of prison residents is one of the primary concerns of the contemporary American society. In the face of the growing prison population and recent decisions of the Federal and state judiciaries, it is expected that this concern will attract even greater attention in the future.

One of the key considerations in successful rehabilitation is the individual's management and handling of money. Money has been listed by prison inmates as the major problem or concern. Although one of the major personal problems for Americans generally is matching income to outgo, it presents a particularly severe dilemma for persons who are anticipating release from penal institutions and pre-release centers. Several factors and conditions contribute to this dilemma.

First, many prison residents are incarcerated because of economic types of crimes including but not limited to robbery, burglary, larceny, or criminal fraud. These acts often reflect the individuals' failure to function within the economy and marketplace. In many instances, because of the frustrations brought on by ignorance of one's rights and responsibilities, the individual has resorted to violence or some other unlawful means to resolve the failing or inadequacies felt as a consumer. The need for understanding the marketplace, economy, community resources, legal recourse and redress, and basic consumer rights and responsibilities is imperative to help these individuals occupy a productive role in society.

Secondly, the changing nature and growing complexity of the marketplace presents a particular dilemma for persons who have been removed from the mainstream of economic activity for an extended period of time. While individuals who participate regularly in the American marketplace and thereby adapt or become educated, albeit incidentally as events transpire, the inmates are removed from this opportunity. As a consequence prison residents are placed under a severe handicap when they are returned to a society for which they are unprepared and with which they may be largely unfamiliar. Persons in this situation may not be able to cope with an economy marked by a high rate of inflation and/or one which is heavily dependent upon consumer credit. Persons placed in these circumstances without adequate preparation for re-entry are vulnerable both economically and emotionally.

Also, underlying many acts which lead to prison confinement is a lack of knowledge about basic money management concepts and skills. Money possesses both objective and subjective elements. Questions are being raised about the relationships between attitudes, both of the individual and collectively for society, pertaining to money, the subjective psychological and sociological elements, the workings of the economic system and the problems and frustrations experienced by many citizens. Individuals may not understand their own value systems or be able to identify or even be aware of the pressures to

consume. Many individuals possess little or no knowledge of the decision or choice-making process. They possess little or no facility either in managing and allocating their limited resources, or in engaging in interpersonal or family communications. The available evidence indicates that the above conditions characterize a large segment of the ordinary American public. For individuals who have already given evidence of the inability to cope with day-to-day decisions and affairs, an awareness and a knowledge of basic money management is crucial. Again, it is particularly critical among those who have been removed from these experiences for extended period of time.

Finally, but certainly not of lesser importance, the prospects for employment for most prison inmates upon release are marked by uncertainty and low-pay. Low pay and income instability compounds the problem of matching income with outgo. Even though many prisons offer extensive occupational education programs toward the successful job rehabilitation of their residents, the stigma of being a "convict" still affects the employment opportunities and earning abilities of a large segment of this population.

PROJECT PURPOSE

The purpose of the project, of which this report is a product, was to develop a pilot consumer education program designed to meet the needs of prison and pre-release center residents.

The original project design called for including recent parolees as one of the target populations. Because of the difficulty of identifying and interesting this population in the project as well as the time and money constraints on the project staff, principal efforts were concentrated on prison and pre-release center residents. It is believed that the recent parolees' situation requires special consideration and attention which could not be arranged within the context of this project. The need, however, for a consumer education program for this population is vital.

The scope of the project included a determination of the appropriate instructional techniques and approaches, the availability of appropriate instructional materials, an assessment of motivational factors and other factors which would affect the successful implementation of a consumer education program in the prison setting.

An extensive review of literature at the outset of the project did not provide very much information on the considerations listed above. Apparently, few systematic studies have been conducted on the educational needs of prison residents. No studies were found that dealt specifically with consumer education.

The project consisted of two stages. The first stage consisted of establishing and meeting with a task force to plan the pilot consumer education program. The second stage was the delivery of a pilot consumer education program in two different settings: a minimum security prison and a pre-release center.

THE TASK FORCE

The purpose of the task force was to identify basic educational needs along with assessing the inmates' need for consumer education. Alternative delivery systems for consumer education in terms of learning processes, student motivation, sequential lessons and learning problems of the target population were also evaluated. The composition of the task force reflected a cross section of the community-at-large.

The task force was comprised of persons from the following segments of the community:

Staff representative from penal institution	1 person
Parole officer	1 person
Director of Southern Illinois Work Release Center	1 person
Residents of Vienna Correctional Center	
Female residents	2 persons
Male residents	4 persons
Residents of Southern Illinois Work Release Center	
Male residents	2 persons
Parolee from Jackson County, Illinois	1 person
Spouse of inmate at Marion Federal Penitentiary	1 person
Members of the community-at-large	
Department store manager	1 person
Homemakers from Vienna and Harrisburg, IL	2 persons
Credit union manager	1 person
Project director, associate director and staff assistant	3 persons
Total number of persons on task force	20 persons

The task force met once a month for four months between November 1976 and February 1977. The meetings lasted about four hours. The format for the meetings began with the administration of a 25-item pre-test on consumer education topics to the task force participants. Participants were then divided into three groups to discuss and to react to a variety of topics and situations. Topics covered by these groups included educational motivation of prison residents; instructional techniques including lecture, seminar, and instructional games; and instructional materials including films, film strips and selected reading materials; and subject matter in consumer education for prison residents. An overall evaluation session concluded each meeting of the task force.

The following insights were gained through the task force meetings:

1. The reading level and intellectual ability varies widely among prison residents. Instructional material must be suitable to nearly all prospective participants.

2. Textual material and subject matter must be presented in an attractive and palatable form in order to gain and hold the prison residents' attention. The customary text book was not considered appropriate for this audience.

3. Special attention should be given to motivating residents to attend and participate in the consumer education program. This was viewed as a special problem for minimum security prisons because of competing activities and interests among residents.

4. Content of the consumer education program should focus on subjects of immediate concern to the resident upon release from prison. Materials relating to budgeting, consumer credit, health care, housing and automobiles were identified as primary areas.

5. Special consideration should be given to the scheduling of the program to lessen its conflict with the institutional aspects of prison life (head counts and meal times) and competing activities of the residents (other classes and sporting events).

One of the most significant outcomes of the task force meetings, as judged by the project staff, was the development of an educational newspaper under the title of Consumer Power. (Exhibit I) This publication was the direct result of a suggestion by a resident of the Southern Illinois Work Release Center who had used a publication with a similar format in teaching a Sunday school class. For this project, three editions of the tabloid-sized Consumer Power were produced. Consumer credit, clothing, and automobile purchases and use were the topics covered. Each edition covered the topic's key concepts, information and ideas in a readable attractive format. These publications were well received among the consumer education program participants.

EXHIBIT I

$Consumer Power$

May, 1977

Volume One, Number Three

Good used cars hard to find

As Bill and Joe drove through the rain, Bill said, "It's a good thing it's raining; at least we know the car roof leaks, and the left headlight is out," Joe said.

Needless to say, the car was not in the best of shape. It was for sale and Joe was taking it for a test drive. The test drive ended shortly and the car remained unsold.

A second test drive, the next day, offered Joe a better deal and he bought a 1972 Ford Galaxie with 80,000 miles for $1200. Patience is a key word when looking for used cars. Joe carefully looked at several cars before buying the Ford.

Used cars are becoming increasingly popular as new car prices continue to climb. Depreciation cost has increased consumer interest in used cars.

A new car can depreciate up to $1,000 as it is driven out of the dealer's lot. That depreciation may equal the purchase price of a less stylish used Ford.

Buying a used car is a hard and tedious task. It requires careful examination of one's needs and resources. A large car is comfortable, expensive and thirsty. A small car is cheaper but has limited amount of storage and leg room.

Joe rated style, appearance, power and equipment as less important than mechanical condition and gas mileage. Experts say two to three-year-old cars with 25,000 to 50,000 miles registered are the best buys. But a well built, ten-year-old car with 100,000 miles may also be a good buy.

Joe found his car in the want ads. But he also had tried new and used car dealers, rental companies and public auctions. He found that new car dealers usually sell the best used cars, but also the most expensive.

New car dealers accept used cars as trade-ins from their customers. These cars are usually checked for mechanical problems, fixed and resold. A warranty guaranteeing 30 day mechanical satisfaction is offered to the customer. Guarantees usually pay for parts and the buyer pays for repairs. The car is serviced by the dealer.

The used car dealer offered Joe older and less expensive cars than the new dealer. The used car dealer receives used cars as trade-ins for other used cars. The better of the two cars usually leaves the used car lot.

Classified ads offered the best choice to Joe. Living in Chicago, Joe had hundreds of used cars to choose from via the classifieds. Joe realized he took a gamble when he bought a used car. If his Ford [illegible] tomorrow, no guarantee is offered.

Joe had asked about car leasing too. One leasing company offered Joe three and four-year-old cars with high mileage. These cars are usually driven more than 20,000 miles per year. The former drivers are usually salesmen working for a company which leases a fleet of cars every three or four years. "Highway miles" are the majority of miles registered. These miles are less damaging to a car than city driven miles.

At a public auction Joe had the opportunity to bid on cars formerly used by federal agencies such as the Armed Forces, the Post Office and the FBI. Joe was confused at the public auction because of the many experienced used car dealers buying cars for their lots. These buyers know exactly a car's worth.

To become more familiar with used car prices, several used-car buying guides are published and available to the public: The Red Book Official Used Car Valuations, the Black Book Official Used Car Market Guide and the National Automobile Dealer's Association (NADA) Official Used Car Guide.

The average retail (market) and wholesale (trade-in) value for every model and make is carefully listed. Special options such as factory air conditioning, vinyl roof and automatic transmission are also listed. Prices are based on a car's average to excellent condition. Prices vary according to the number of miles registered on the cars.

Tires, exhaust systems, acceleration rates, steering and brakes were checked before Joe bought his Ford. If the tires had been unevenly worn, the car might have been in an accident and suffered a bent frame or a misaligned front end. Worn tire treads may also indicate the validity of the car's odometer or the mileage counter.

Joe discovered a brake fluid leak with one car because the brake pedal could be pushed completely down to the floor. A worn brake pedal can suggest a heavy foot with heavy miles even though the odometer may indicate low miles.

Ripples in the metal or different shades of paint on the car's body can indicate poorly repaired accidents. One car Joe had test driven had a loose steering wheel that made clanking noises. This can mean loose or worn bearings and expensive repair bills.

An extensive test drive is strongly recommended as Joe found out. The car's ride may be smooth at 30 miles per hour, but very uncomfortable at 55 miles per hour.

When Joe first bought the Ford, black smoke was being emitted from the exhaust. He discovered that a minor carburetor adjustment was needed. If black smoke is being emitted, the car may be very dirty with piston problems and high upcoming hospital bills.

Careful examination before buying can keep the consumer from buying somebody else's troubles. Like Joe, patient consumers can find good cars. A used car costs much less to buy, and can cost much less to maintain and repair than a new car. A badly maintained used car and its needed repairs such as a leaky roof can equal the price of a new car.

Mechanics beware

Con Buds, of Carbondale, Ill., was forced to stop in Amarillo, Texas, enroute to Arizona, because of mechanical problems. His acceleration speed when passing cars was very slow. Gus will always remember Amarillo.

The service station attendant in Amarillo told Gus that his car was on the verge of blowing up unless it received an immediate tune-up. Gus, having little choice, was forced to pay the station $100 for the job.

When Gus arrived in Arizona, friends told him the main problem was an underfilled battery which the station in Amarillo never did fill. Gus was a victim of service station deception, especially common to travelers.

Service stations or garages are well-known for having a reputation of ripping off the public. Consumers scream of being overcharged, lied to and in general, ripped off.

To say all service stations and auto mechanics are dishonest would be unjust. To the average consumer who knows nothing about car engines, that reputation of dishonesty is believable.

To do justice to both the service station and the consumer, the following is a list of common mechanical ripoffs reported by victims from Southern Illinois.

Joe B.'s car was starting to cough and sputter when he pulled it into a service station. The attendant told him he needed a new battery which he bought. The problem may have been only a vapor lock caused by hot weather and a hotter engine. A cold, wet rag on the fuel line and pump may solve the problem.

Julie H.'s car also had accelerator problems. A mechanic told her that a tune-up and new spark plug wires were needed.

A tune-up may have been needed, but this cannot be determined by one fast look under the hood. The lack of acceleration may have been caused by a flock of carbon lodged between the electrodes of a spark plug. Perhaps what was needed was to push out the carbon and replace the plug. Spark plug wires usually last up to 25,000 miles and tune-ups from 12,000 to 15,000 miles.

A large repair bill was given to Sam A. for an alleged defective transmission. His car was smoking badly and losing transmission fluid. What was needed was a modulator valve, a ten dollar job, or it may only be a cracked tube that is allowing engine vacuum to suck the fluid into the engine, causing it to burn.

Sometimes poor shifting or clunking noises can be fixed by a simple adjustment of the friction bands rather than by subletting the entire transmission which may lead to a repair bill of up to $300. A good mechanic should have a fair idea of what the problem is before removing a transmission. If you, a car owner, don't like his diagnosis, the option of another station is always there.

The best way to avoid such traction is to spend some time finding a reputable repair station. Friends can suggest service stations they already have gained trust in through experience.

Before getting into a situation where a hasty decision must be made, our Southern Illinois friends made the following recommendations:

Make sure your car is in good condition before leaving on a trip;

Don't ignore early trouble symptoms such as cold noises, poor acceleration or engine sputtering. If you don't respect the mechanic's opinion, your car can always limp to the next station.

If you don't know a spark plug from a carburetor, don't broadcast your ignorance. This announcement may be taken as an open invitation for the service station to go into action, action which you may later regret.

If you feel that a ripoff has been made, write to the president of the station's oil company, suggest Southern Illinois folks.

Several states, California, Connecticut, Massachusetts and Washington, D.C., and many cities and counties currently ill. crime repair garages so that if fraud is discovered, the guilty ones can be prosecuted. Other states are considering similar licensing. Remember that consumer protection offices which are there to protect you, as a consumer. Feel free to use them.

Notes from the editor

The third issue of $Consumer Power$ deals with the automobile. Ever since Henry Ford invented his Model T, autos have been a way of life in America. In the United States, three-fourths of all families own a car and approximately one of every five car-owning families has more than one car.

As car purchases increase, so do car problems. Financing, depreciation and repair costs follow every car owner. How to find and buy new and used cars and how to maintain, repair and insure them will be some of the topics included in this issue.

"Maybe what this country needs is socialized car care!"

$Consumer Power$

Published under a project to Plan Consumer Education For Prison Residents and Parolees—544AH60378

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- The car makers are in a difficult spot. All those months they worked on a car that doesn't smoke and it turns out the public wanted one that doesn't drive.

- Gas prices? Why, cars that used to stop on a dime now can't even start on one.

PILOT CONSUMER EDUCATION PROGRAM

The pilot consumer education was organized to test the findings and insights gained through the task force stage of the project. The program was begun the first week of April 1977 at the Vienna Correctional Center (a minimum security facility) and the Southern Illinois Work Release Center. At the beginning of the program the incarcerated population at Vienna was approximately 588 residents, 533 males and 55 females. During the program the female residents were transferred from this facility. The Work Release Center had 22 male residents with a capacity of 36. The size of the populations of both facilities varied during the course of the program.

A 45-item pre-test was administered to 154 volunteers at the Vienna Correctional Center during March 1977 immediately preceding the beginning of the program. The test covered consumer education topics deemed to be important to the residents.

The project staff scheduled weekly meetings on Tuesday evenings and Saturday mornings at the Correctional Center and on Monday evenings at the Work Release Center. The purpose of the two meetings at the Correctional Center was to arrange a schedule that would permit as many residents as possible to attend. The schedule of topics presented at these meetings during the period from April through August, 1977 appears in Table 1.

Each session lasted about one and one-half hours. An informal seminar format was selected as the appropriate instructional setting. Media materials (films, filmstrips, transparencies) were used frequently to introduce topics and concepts followed by questions from both residents and project staff. Answers to the questions came from both project staff and residents in keeping with the informal seminar setting.

Posters and bulletin board announcements were used to publicize the seminar meetings and the topics to be covered.

The attendance at the early seminar meetings could be best described as "light". During the first two and one-half months of the program, attendance consisted of two or three residents at the Work Release Center and four or five at the Correctional Center. Participants at the Correctional Centers were loyal supporters of the program in that they regularly attended both weekly sessions. Discussions with the residents and correctional staff resulted in the following program adjustments.

At the Vienna Correctional Center:

1. The meetings were moved from the classroom in the educational building to the conference room in the administration building. Many residents not already involved in other educational programs are apparently reluctant to venture into

CONSUMER EDUCATION PROGRAM

FOR PRISON AND PRE-RELEASE CENTER RESIDENTS

1977

March		Pre-test to target population
Week of April	4	Consumer Credit
	11	Consumer Credit
	18	Clothing Value
	25	Street Fashions
May	2	Food Buying
	9	Food Use
	16	Planning
	23	Car Buying
	31	Used Cars
June	6	Automobile Insurance
	13	Health Care
	20	Health Insurance
	27	Life Insurance
July	5	Shelter
	11	Money Management: The Budget
	18	Money Management - Budgeting
	25	Checking Accounts and Banking
August	1	Checking Accounts and Banking
	8	Automobile Insurance
	15	Health Insurance
	22	C.B's, T.V.'s and Stereos
	29	Dinner Meeting - Hands-On Pre-Test

the education building and others desired a less formal setting for the consumer education program.

2. Steps were taken to contact and work through the leaders of organizations and groups already existing within the institution to involve their members in the consumer education program. The project staff presented programs at the regular meetings of the Junior Chamber of Commerce chapter at the Correctional Center.

3. The meeting times were changed in keeping with the participating residents' schedules. Presently, the seminars are being continued once a week on Sunday evenings at 5:30 p.m.

At the Southern Illinois Work Release Centers:

1. Arrangements were made with the Center staff to provide an opportunity for project staff to interview incoming residents about their needs for consumer education and to acquaint them with the project program.

2. Also, arrangements were made to hold the seminars at Southern Illinois University in facilities appropriate to the informality of the seminars rather than at the Work Release Centers.

As a result of these program adjustments, attendance at both Centers improved markedly. At the Work Release Center, five or six residents attend regularly while about twenty attend at the Vienna Correctional Center.

A Certificate of Recognition (Exhibit II) was presented to each program participant. The Certificate listed the seminars which the participant had attended. Participants appeared to value the Certificate as a memento of their participation in the program as well as evidence of their personal growth for presentation to the parole board and other correctional officials.

During the entire length of this project, an extensive search and screening of instructional materials appropriate for an adult consumer education program was conducted. Only a small number of the many items screened were considered satisfactory for an adult program. Most of the materials appear to be produced for and are appropriate to high school audiences. The materials selected by the project staff are listed as Suggested Resource Materials in the Instructor's Curriculum Guides Section of this report.

EXHIBIT II

SIU

Certificate of Recognition

This is to certify that

has completed the following
Consumer Seminars sponsored by the
Department of Family Economics and Management
Southern Illinois University at Carbondale
in cooperation with
Southern Illinois Work Release Center,
Carbondale, Illinois

Consumer Credit	Auto Insurance	Shelter
Clothing	Health Care	Money Management and Budgets
Food	Insurance	Checking Accounts and Banking
Auto Values		

Thomas M. Burke
Project Director

Mary Ellen Edmondson
Associate Project Director

INSTRUCTOR'S CURRICULUM GUIDES

The Instructor's Curriculum Guides included in this report are composed of three sections: Suggested Resource Materials, Learning Objectives and Teacher References. In the development of the Curriculum Guides special consideration was given to the needs of prison residents and to the prospective teachers who may have had little or no formal preparation in consumer education subject matter. The topics selected for the Curriculum Guides in this report were chosen by the project staff after consultation with correctional officials and members of the task force as those which were most urgent for immates facing release and for their successful rehabilitation.

The Suggested Resource Materials were selected after extensive screening as those most suitable for the audience and instructional setting. The materials selected met one or more of the following criterias:

1) Introduced or provided an overview of the topic.
2) Stimulated discussion.
3) Identified or highlighted key concepts.
4) Provided textual material suitable for the audience.

The materials chosen satisfied these criteria in varying degrees among the topics.

The purpose of the Learning Objective was to set forth in behavioral terms the goals of the learning experience. They are intended to serve as a guide to the key concepts, information and principles for prospective instructors as they approach each topic area. The objectives were developed from previously prepared curriculum guides, text books, and through consultation with subject matter specialists. Although the objectives listed for each topic are those which consumer educators generally agree should be achieved by consumer participants, the degree to which they may be accomplished in a particular program is dependent upon several factors. Among the more important factors are: intellectual ability of participants, number and length of sessions on each topic, and instructor's knowledge and priority given to topic.

The list of Teacher References were selected from currently available books and textbooks to provide the prospective teachers with the knowledge and understanding necessary to lead a discussion of the topics. Presently, there are many consumer education books and textbooks available in the market. Those listed in the Curriculum Guides suggest only a sampling of the many available. Individual instructors may find other books which meet their individual needs better.

PROGRESS REPORT

In the light of the brief duration of the overall project and the limited experience with the pilot consumer education program, the conclusions derived at this time can at best be tentative.

This project to plan consumer education for residents of prisons and pre-release centers was in direct response to Commissioner Bell's suggestion that "a variety of groups with which you (consumer educators) may never have come in contact will be needing your cooperation."* One of the groups to which Commissioner Bell specifically referred was prison residents.

Prior to the initiation of this project, the project directors had not had the opportunity to conduct a consumer education program for such an audience. The project directors wish to acknowledge the contribution which this project has made to their own professional growth and to express appreciation for having been given this opportunity.

Through their experience in this project, the directors firmly believe that on-going consumer education programs for prison residents, especially for those anticipating release within a year or two, is urgently needed. Although it is widely recognized that the general public is not adequately prepared in consumer affairs, prison residents, in general, possess virtually no competence or skills in basic consumer competencies. In as much as prison residents are already identified as the "problem" segment of society, the allocation of resources toward the successful rehabilitation of these persons as consumers should receive a priority second only to that of the public schools.

In developing a consumer education program for prison residents, motivational considerations and techniques deserve special attention. Although attendance at the seminars has continually improved throughout the duration of the pilot consumer education program, it has reached only a fraction of the potential audience. The turnover among residents during the program was considerable in a minimum security facility because of parole and leaving for pre-release centers. Customary publicity methods of posters and bulletin board notices were not found to be effective. Other means must be used. The observation was made early in the planning that if such a program proved successful at a minimum security facility, it would certainly be more successful at another kind of facility. The competition of other activities, both educational and social, are particularly keen in minimum security prisons and pre-release centers. However, discussions with correctional officials in other institutions suggest that special attention needs to be given to motivation and interesting the residents in consumer education.

Once residents were involved, the need for and appreciation of information provided was evident. Many participants felt

that they knew many of the answers, yet much of their information was sketchy and incorrect. Many of the topics were introduced with one or more of the suggested resource materials and followed with a few introductory remarks which led to open discussions. Questions and answers many times ran beyond the class hours. Many of the questions came from specific problems inmates might have experienced in past years before they were incarcerated; many related to the time when they would be released and returning to society.

At least one resident of the Work Release Center who was scheduled to leave within a few days had experienced having a family member check on his automobile insurance to find he was being put into an assigned risk class, making his rates several times higher than persons in otherwise similar circumstances. For the others involved in the discussion, this became a very real problem and decisions would need to be carefully made after checking with more than one agent or company.

Another resident had co-signed a note with a friend without realizing the consequences. While incarcerated, he lost a relatively new automobile and is faced with payments when released. When such examples were related, the directors were able to build on and expand these areas without embarrassment for those relating their experiences. Discussions in the Task Force meetings led the directors to believe that straight lectures were not desirable for the programs. Seminar type sessions with discussions and exchange of ideas were more desirable. Where experience and knowledge among the participants was evident, efforts were made to involve those persons. One inmate whose lifetime work had been in insurance was able to contribute much in those discussions. A former lawyer contributed to discussions of credit and contracts. Whether in a prison setting or elsewhere, efforts should be made to involve individuals in the group. The directors/teachers should be ready to supplement and correct that information.

Some participants stated simply at times that they knew nothing about specific areas and seemed eager to know. Sometimes, questions came so fast that it became hard to complete an area, yet attempts were made to meet individual needs.

How to motivate those not involved in the program? That was and remains the hardest question to answer. Some residents were not involved in any activities and did not seem to want to be. However, one correctional official observed that the consumer education program had obtained participation of residents who had not been involved before in other programs. The most effective publicity appears to come from the recommendations of residents involved when they felt they were receiving helpful information rather than other means, such as posters and notices. There are always leaders regardless of where people may find themselves - even in prison. Obtaining the support of the leaders appears to be important to the success of a program such as this. It may be especially significant in attracting residents not otherwise involved in

educational programs. To be interested in the participants and their problems and the problems facing them on release in the future is essential.

Finally, attention should be directed toward the production of educational materials appropriate to adults. An extensive search for materials suitable for an adult audience was conducted in the course of this project. Many materials appear to be oriented toward a teen-age high school audience. In the light of the diverse educational backgrounds and intellectual abilities of the prison population, audio-visual materials seem highly appropriate to an instructional program for this audience. The materials do not have to contain a lot of facts but may only contain a broad introduction to a concept which may stimulate discussion in which facts may be introduced and built upon to the comprehension level. As the program progressed, it was observed that some of the visuals used would have been more satisfactory if they had been directed to an adult audience.

Even though the formal project ended August 31, 1977 many of the residents expressed an interest in having the program continue. The directors are attempting to do so. Through the Task Force meetings, certain topics were chosen. As the program has progressed, other topics were added because of interest of the participants. Because of the turnover, some topics were covered a second time. One example is automobile insurance. Most residents plan to purchase an automobile when released. Those on parole must carry liability insurance. Consequently, a better understanding of automobile insurance becomes very important. Special attention was given in meeting specific needs. The directors strongly recommend this consideration for other programs. In addition to visuals, insurance policies and applications, credit contracts and other specific examples were used and the information was applied in a very practical and basic manner.

This consumer education project dealt with the particular challenges and problems of a unique audience. Progress was made in interesting residents in consumer affairs and to motivate them in a careful search for information and answers.

INSTRUCTOR'S CURRICULUM GUIDES

	Page
Consumer Credit	17
Money Management and Budgets	21
Food Purchasing	23
Clothing Values	26
Shelter	28
Health Insurance	30
Automobile Ownership and Operation	33
Automobile Insurance	36
Checking Accounts and Banking	39
Life Insurance	41
Consumer Complaints	44
Recreation and Leisure Time	47

CONSUMER CREDIT

SUGGESTED RESOURCE MATERIALS

1. THE MONEY TREE - Film - AIMS Instructional Media Service, Inc., 626 Justin Avenue, Glendale, Calif. 91201.
2. TRUTH-IN-LENDING - Filmstrip and Record - Amazin-Wyckoff Film, Federal Reserve Board, Washington, D.C.
3. USABLE LAW PROGRAM - Filmstrip and Booklet - Bailey Film Association, 2211 Michigan Ave., Santa Monica, Calif. 90404.
4. USING RETAIL CREDIT - Booklet - Sears Roebuck & Co., Dept. 703, Public Relations, Chicago, Ill. 60684.
5. RETAIL INSTALLMENT CONTRACTS - Illinois and other states.
6. MONEY MANAGEMENT AND FINANCIAL PLANNING - CREDIT - Film - Aetna Life and Casualty, AV Services, 151 Farmington Ave., Hartford, Conn. 06156.
7. CONSUMER CREDIT AND MONEY MANAGEMENT - 6 Filmstrips, Tapes, and Ditto Masters - BFA Educational Media, 2211 Michigan Ave., Santa Monica, Calif. 90404.
8. THE CONSUMER AND CREDIT - Filmstrip - Current Affairs, 24 Danbury Road, Wilton, Conn. 06897.
9. CONSUMEREPORTER, Consumedia, Inc., P.O. Box 1056, Carbondale, Ill. 62901, 1977.

The numbers below in parenthesis, following terms and objectives, correspond to the numbers of suggested resource materials listed above.

LEARNING OBJECTIVES

1. The participants will be able to define and recognize the following terms:

Interest (1,2,3,6,7)
Interest rate (3,6,7)
Annual percentage rate (2,3,4,5,6,7,9)
Finance charge (2,3,4,5,6,7,8,9)
Regular - 30 days charge (2,4,6,7,8,9)
Revolving credit (2,3,5,6,7,9)
Installment credit (1,2,4,6,7,8)
Installment sales contract (1,3,5,6,7,8)
Conditional sales contract (3,8,9)
Chattel mortage (9)
Collateral (1,3,9)
Principal
Mortgagee
Credit card (2,3,4,6,7,8,9)
Credit union (3,8)
Credit report (1,3,6,7,8,9)
Credit rating (3,7,8,9)
Credit bureau (8,9)
Wage assignment (3,8,9)
Garnishment (3,9)
Collection agency (3)
Credit counselling (3)
Bankruptcy (3,9)
Repossession (1,3,4,8,9)
Debt consolidation
Truth-in-lending (2,3,4,6,7,8,9)
Budget or spending plan (4,7)
Fair Credit Reporting Act (8,9)
Equal Credit Opportunity Act (4,9)
Fair Credit Billing Act (4)
Mortgagor
Co-maker

2. The participants will know how to apply for credit and will know what determines one's ability to get credit--what the creditor needs to know about you to lend you money or extend credit. (9)

   Participants will also know what questions are asked on a credit application.

   Character - determined by one's integrity in money matters--based on honesty, reliability, willingness to pay, and record of financial responsibility.

   Capacity - judged by one's earning power--present and future income--and current financial commitments.

   Capital - measured by one's financial resources, including equity in the home, household goods, automobile, life insurance, and savings accounts.

   Credit worthiness - measured by one's credit rating, responsibility in meeting obligations, and need for indebtedness.

3. The participants will be able to identify types and sources of credit. (3,7,8,9)

   Types of credit

   - Charge accounts
   - Revolving accounts
   - Installment accounts
   - Credit cards
   - Personal loans from relatives or friends
   - Cash loans

   Sources of credit

   - Banks (3)
   - Finance companies (3)
   - Credit unions (3)
   - Insurance companies
   - Department stores
   - Savings and loan associations
   - Pawnshops
   - Loan sharks

4. The participants will have knowledge of what various sources offer in terms of interest rates and types of instruments used. (7,9)

Types of instruments used

Retail installment contract
Conditional sales contract
Promissory note
Chattel mortgage

5. The participants will know what a contract requires. A contract must desclose: (2,3,7,8,9)

Cash price
Down payment
Total amount financed
Finance charge
Annual percentage rate
Late charges
Number of payments
Amounts of payments
Other information

6. The participants will know and understand the principal contract clauses and will be able to identify those which are considered disadvantageous to the conusmer. (3,7,9)

Acceleration clause
Balloon payment
Prepayment penalty
Wage assignment
Garnishment
Deficiency judgement
Add-on clause
Repossession
Confession of judgement

7. The participants will know where to seek help if they feel they do not understand or know how to read a contract: (8)

A banker or officer of other financial institutions
An attorney or representative in a Legal Aid Office
Credit counselling services

8. The participants will be able to give the advantages and disadvantages of using credit: (7)

Advantages:

Item may be used while paying for it.
Way to handle financial emergencies.
Opportunity to raise one's level of living
Convenience in purchasing goods and services.

Disadvantages:

Ties up future income.
Encourages overspending.
Costs money.
Default could result in loss of income and/or property.

TEACHER REFERENCES

Allentuck, Andrew J. and Bivens, Gordon E. CONSUMER CHOICE. New York: Harcourt Brace Jovanovich, Inc., 1977.

Gordon, Leland J. and Lee, Stewart M. ECONOMICS FOR CONSUMERS, 7th Edition. New York: Van Nostrand Reinhold Company, 1972.

IT'S YOUR CREDIT - MANAGE IT WISELY, Money Management Institute. Chicago: Household Finance Corporation, 1975.

Mellers, Tom. THE MONEY BOOK. New York: Butterick Publishing, 1976.

Nelson, Roger H. PERSONAL MONEY MANAGEMENT: AN OBJECTIVES AND SYSTEMS APPROACH. Reading, Mass: Addison-Wesley Publishing Company, 1973.

SYLVIA PORTER'S MONEY BOOK. New York: Avon, 1976.

Troelstrup, Arch W. THE AMERICAN SOCIETY, 5th Edition. New York: McGraw-Hill Book Company, 1974.

UNDERSTANDING CONSUMER CREDIT. Chicago: Follett Publishing Company, 1975.

MONEY MANAGEMENT AND BUDGETS

SUGGESTED RESOURCE MATERIALS

1. YOUR MONEY AND YOU, Filmstrip, Money Management Institute, Household Finance, Prudential Plaza, Chicago, Ill. 62901.
2. MONEY MANAGEMENT AND FAMILY FINANCIAL PLANNING - BUDGETING, Film, Aetna Life & Casualty, AV Services, 151 Farmington Ave., Hartford, Ct. 06156.
3. STEP BY STEP TO MONEY MANAGEMENT, Consumer and Community Services, Institute of Life Insurance, 277 Park Ave., N.Y. 10017 (free)
4. CONSUMEREPORTER, Consumedia, P.O. Box 1056, Carbondale, Ill. 62901, 1977.

The numbers below in parenthesis, following terms and objectives, correspond to the numbers of suggested resource materials listed above.

LEARNING OBJECTIVES

1. The participants will be able to recognize and define the following terms:

Budget/spending plan (1,2,3,4)	Variable/flexible expenses (1,2,3)
Gross income (4)	Opportunity cost
Net income/take home pay	Assets
Financial goals (1,3,4)	Liabilities/debts
immediate (1)	Multi-year expenses/set aside
short-term	Savings (2,3,4)
long-term (1)	Emergency fund (2,3)
Fixed expenses (1,2,3)	

2. The participants will be able to list the steps in making a budget: (1,4)

   List your long-term financial goals.
   Look at records of past expenditures.
   List all sources of income.
   List fixed expenses.
   List variable/flexible expenses.
   Check to see if income and expenses balance.
   Evaluate plan and make adjustments as needed.

3. The participants will be able to distinguish between flexible and fixed expenses. (1,2,3)

Fixed Expenses	Flexible Expenses
Rent or house payment	Household or daily expenses
Utilities	Food
Insurance premiums	Clothing and grooming
Life	Automobile/transportation

- Fire, theft, casualty
- Auto
- Health
- Union dues or other professional expenses
- Taxes
  - Income
  - Real estate and personal property
- Loan and installment payments
- Savings
- Other expenses
- Recreation
- Medical
- Personal allowances

4. The participants will understand some of the conditions under which budgets may fail.

5. When given a hypothetical situation, the participatants will be able to draw up a budget for a family.

TEACHER REFERENCES

Allentuck, Andrew J. and Bivens, Gordon E. CONSUMER CHOICE. New York: Harcourt Brace Jovanovich, Inc., 1977.

Bohlman, H. Mac, Bohlman, Herbert W., and Bohlman, Edna M. KNOWING HOW TO BUDGET AND WHY. Chicago: Follett Publishing Co., 1976.

Gordon, Leland J. and Lee, Steward M. ECONOMICS FOR CONSUMERS, 7th Edition. New York: Van Nostrand Reinhold Company, 1972.

REACHING YOUR FINANCIAL GOALS. Money Management Institute. Chicago: Household Finance Corp., 1976.

SYLVIA PORTER'S MONEY BOOK. New York: Avon, 1976.

Troelstrup, Arch W. THE AMERICAN SOCIETY, 5th Edition. New York: McGraw-Hill Book Company, 1974.

Trooboff, Benjamin and Boyd, Fannie Lee. PERSONAL FINANCE FOR CONSUMERS. Morristown, New Jersey: General Learning Press, 1976.

FOOD PURCHASING

SUGGESTED RESOURCE MATERIALS

1. SPENDING YOUR FOOD DOLLARS - Filmstrip - Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Ill. 60601.
2. BUYING THE BASICS: FOOD AND CLOTHING - Filmstrip - Current Affairs, 24 Danbury Road, Wilton, Connecticut, 1976.
3. CONSUMEREPORTER - Newspaper - Consumedia, Inc., P.O. Box 1056, Carbondale, Illinois 62901, 1977.

The number below in parenthesis, following terms and objectives, correspond to the numbers of suggested resource materials listed above.

LEARNING OBJECTIVES

1. The participants will be able to define and recognize the following terms:

Basic four (1)	Advertised specials (1,2,3)
Cost per serving (meat) (1)	Loss leaders (2,3)
Unit pricing (1,2,3)	Rain-checks (3)
Labelling (1,2,3)	Coupons
Nutritional labelling (1,2,3)	Trading stamps
Recommended Daily Allowance	Sizes--giant/family/king/super (2,3)
Standard of identity (3)	Brand name/store brands (2)
Open dating (2)	Covenience foods (1,2,3)
Best food buys calendar (3)	Health foods (2,3)
Seasonal foods (3)	Imitation foods
Drained weight	Impulse buying (2)
	Non-food items (1)
	Universal product code (3)

2. The participants will be able to identify the Basic Four and apply this to their purchasing of food.

3. The participants will be aware of various types of food stores and how they differ.

   Prices
   Selection
   Service
   Credit
   Convenience/location

4. The participants will be aware of information in stores and how it aids consumers.

   Fair Packaging and Labelling Act (2)
   - Net contents
   - Name and address of manufacturer/Packer
   - Size of servings, if number of servings stated
   - List of ingredients in order of decreasing weight (If there is a standard of identity for a food, ingredients do not have to be listed.)

   Nutritional labelling
   - Recommended Daily Allowance

   Unit pricing

5. The participants will realize the importance of comparing brand names versus store brands. (2)

6. The participants will be aware of basic hints for cutting food costs:

   - Plan before you go shopping.
   - Check newspapers and ads for specials.
   - Check price of private/nationally advertised brands.
   - Consider quality in relation to your use of the food.
   - Buy foods such as meat by cost per serving rather than overall cost.
   - Compare package sizes in relation to how quickly you will use the content.
   - Remember seasonal specials.
   - Substitute among protein foods as price dictates.
   - Analyze cost of cooking from scratch vs. buying convenience foods.
   - Make use of information in food stores, i.e., unit pricing, labelling, nutritional labelling.

TEACHER REFERENCES

Allentuck, Andrew J. and Bivens, Gordon E. CONSUMER CHOICE. New York: Harcourt Brace Jovanovich, Inc., 1977.

Fetterman, Elsie. MONEY MANAGEMENT: CHOICES AND DECISIONS. Boston: Houghton Mifflin Company, 1976.

Gordon, Leland J. and Lee, Steward M. ECONOMICS FOR CONSUMERS, 7th Edition. New York: Van Nostrand Reinhold Company, 1972.

SYLVIA PORTER'S MONEY BOOK. New York: Avon, 1976.

Troelstrup, Arch W. THE AMERICAN SOCIETY, 5th Edition. New York: McGraw-Hill Book Company, 1974.

YOUR FOOD DOLLAR, Money Management Institute. Chicago: Household Finance Corporation, 1975.

CLOTHING VALUES

SUGGESTED RESOURCE MATERIALS

1. FASHION: THE SECOND SKIN - Film, (Toward the Year 2000 Series), 1972. 22 minutes. SIU Film Library #4-2194-1, Rental Price $12.75.
2. Fashion Show
3. CONSUMEREPORTER, Consumedia, Inc., P. O. Box 1056, Carbondale, Illinois 62901, 1977.
4. THE LAUNDRY BOOK, Consumer Service Institute, Calgon Corporation, Pittsburgh, Pennsylvania 15230
5. CLOTHING: THE VISIBLE SELF - Filmstrip, 1976. An independent living program from Butterick Publishing, 161 Sixth Avenue New York, New York 10013

The numbers below in parenthesis, following objectives, correspond to the number of suggested resource materials as listed above.

LEARNING OBJECTIVES

1. Overall instructional goals of this unit are to impart:

   An awareness of the importance of clothing in creating favorable impression. (1,2,3,5)
   An understanding of the effect confidence in one's appearance can have on behaviors. (1,2,3,5)
   A background of information needed in planning and in caring for a wardrobe suitable for individual needs. (2,3,4,5)

2. After the class on clothing values and observation of a fashion show the participant will be able to:

   Discuss his own specific clothing values. (1,2,3,5)
   Calculate the amount for a clothing budget, given a family size and income. (3)
   Select suitable clothing for a job interview for specified occupations.
   Decide whether a garment should be dry cleaned or laundered. (3,4)
   List basic procedures for laundering washable garments. (3,4)
   Discuss current fashions. (2,3,5)

FASHION SHOW

Show objectives:
- Relay fashion news
- Demonstrate wardrobe planning
- Illustrate choices in career clothing
- Teach clothing care
- Fiber fabric news
- Emphasize appropriate dress for a variety of occasions
- Stress impact of appearance in first impression situations
- Illustrate expression of self in clothing design or choice

TEACHER REFERENCES

Alexander, Patsy R. TEXTILE PRODUCTS SELECTION, USE AND CARE. Boston: Houghton Mifflin Co., 1977.

Horn, Marilyn. THE SECOND SKIN. 2nd Edition. Boston: Houghton Mifflin Co., 1975.

SYLVIA PORTER'S MONEY BOOK. New York: Avon, 1976.

TEXTILE HANDBOOK, 5th Edition. Washington, D.C.: American Home Economics Association, 1974.

SUGGESTED RESOURCE MATERIALS

1. BUYING A HOME - Filmstrip - Journal Films, 930 Pitner, Evanston, Illinois 60602, 1970.
2. MONEY MANAGEMENT AND FINANCIAL PLANNING - BUYING - Film, Aetna Life and Casualty, AV Services, 151 Farmington Avenue, Hartford, Conn. 06156
3. BUYING A HOME? DON'T FORGET THOSE CLOSING COSTS! Government Printing, HUD-342-F(6), Department of Housing and Urban Development, Washington, D.C., 1974. (Free)
4. CONSUMER REPORTER, Consumedia, P.O. Box 1056, Carbondale, Illinois 62901, 1977.

The numbers below in parenthesis, following terms and objectives, correspond to the numbers of suggested resource material listed above.

LEARNING OBJECTIVES

1. The participants will be able to define and recognize the following terms:

Zoning regulations (1)
Building codes
Closing costs (1,2,3)
Home mortgage (1,3)
First mortgage
Second mortgage
Equity
Federal Housing Administration Insured Mortgage (1,2,3)
Veterans Administration-Guaranteed mortgage (3)
Deed (3)
Amortized mortgage
Prepayment provision-right to prepay
Open-end contract
Appraisal (3)
Real estate office (1,3)
Broker
Salesman
Homeowner's policy (3)
Appraisal methods
Duplex
Lease
Landlord
Rent (1,2)
Foreclosures
Cooperative housing (1)
Condominum (1)
Mortgagor (1,3)
Mortgagee (1,3)
Conventional mortgage (3)
Straight mortgage (3)
Principal (3)
Interest (1,2,3)
Downpayment (1,2,3)
Depreciation
Loan modification agreement
Forbearance provision
Title insurance (1,3)
Fair market value
Rate escalation clause
Survey (1,3)
Title search (1,3)
Recording fees (1,3)
Notary fees (1,3)
Apartment
Townhouse
Tenant
Sublet
Security deposit

Public Housing	Lessee
Lessor	Ejectment (Eviction)
Notice to quit	Notice to vacate
Arrears	Goods and chattels
Lien	Property taxes (3)

2. The participants will be able to determine housing needs and ability to pay housing costs. (1,2)

3. The participants will be able to compare the advantages and disadvantages of renting or buying housing. (2)

4. The participants will know the factor affecting the price and cost of housing.

5. The participants will know the various types of mortgage contracts and be able to identify their major provisions.

6. The participants will know the major sources of mortgages. (1)

TEACHER REFERENCES

Allentuck, Andrew J. and Bivens, Gordon E. CONSUMER CHOICE. New York: Harcourt Brace Jovanovich, Inc., 1977.

Bailard, Thomas E., Biehl, David L., and Kaiser, Ronald W. PERSONAL MONEY MANAGEMENT, 2nd Edition. Chicago: Science Research Associates, Inc., 1977.

CONSUMER SURVIVAL KIT, "Tenants Anyone". Owings Mills, Maryland: Maryland Center for Public Broadcasting, 1976.

Gordon, Leland J. and Lee, Stewart M. ECONOMICS FOR CONSUMER, 7th Edition. New York: Van Nostrand Reinhold Company, 1972.

Nelson, Roger H. PERSONAL MONEY MANAGEMENT: AN OBJECTIVES AND SYSTEMS APPROACH. Reading, Mass.: Addison-Wesley Publishing Company, 1973.

SYLVIA PORTER'S MONEY BOOK. New York: Avon, 1975.

Troelstrup, Arch W. THE AMERICAN SOCIETY, 5th Edition. New York: McGraw-Hill Book Company, 1974.

Trooboff, Benjamin M. and Boyd, Fannie Lee. PERSONAL FINANCE FOR CONSUMERS. Morristown, New Jersey: General Learning Press, 1976.

YOUR HOUSING DOLLAR, Money Management Institute. Chicago: Household Finance Corp., 1971.

HEALTH INSURANCE

SUGGESTED RESOURCE MATERIALS

1. BUYING HEALTH CARE, Part 2 - Filmstrip - Changing Times Education Service, 1729 H. Street, N.W., Washington, D.C. 20006.
2. MONEY MANAGEMENT KIT - Game and Tapes - Credit Union National Association, Inc. Filene House, 1617 Serman Avenue, P.O. Box 431, Madison, Wisconsin 53701.
3. DECADE OF DECISION, Booklet, Institute of Life Insurance, 277 Park Avenue, New York, New York 10017.
4. CONSUMEREPORTER, Consumedia, P.O. Box 1056, Carbondale, Illinois 62901, 1977.

The numbers below in parenthesis, following terms and objectives, correspond to the numbers of suggested resource materials as listed above.

LEARNING OBJECTIVES

1. The participants will be able to recognize and define the following terms pertaining to the understanding of health insurance:

Regular medical expense/ doctors' benefits (1,3)	Health insurance (1)
Group insurance (1,3)	Individual insurance (1)
Premiums (1,2)	Hospital expense/ benefits (1,3)
Surgical expense/ benefits (3)	Exceptions/exclusions
Deductible (1,3)	Co-insurance (3)
Major medical expense (2,3)	Renewability
Disability insurance/loss of income (3)	Non-cancellability
	Comprehensive health insurance (3)
	Waiting period (1)

2. The participants will be able to state the reasons for needing health insurance.

   Principal reasons:

   Unpredictability of accidents and illnesses.
   Inability to pay for medical care costs which are high and increasing.
   Frequency of accidents and illnesses which may result in loss of income.
   Protect income and savings from the burden of a costly illness or accident.

3. The participants will be able to recall and recognize the principal types of health insurance and coverages usually provided by each type.

Types of policies and coverage (3)

Illness and/or Accident

Hospital expense
- Hospital room and board
- Nursing care
- Operating room
- X-rays
- Administration of blood and plasma

Surgical expense
- Surgical fees

General medical/physicians
- Doctors' fees other than surgical fees

Major medical
- Covers catastrophic illnesses and/or accidents
- Extends basic coverage
- Deductible and co-insurance provision
- High maximum limits

Disability income or loss of income insurance
- Replaces income lost when wage earners cannot work because of sickness or injuries

4. Participants will be able to state the type of policy and the coverage provided when given a sample health insurance policy to read.

5. Participants will be able to list the factors which determine the price (premium) of a particular health insurance policy.

- Number and types of accidents and/or illnesses covered.
- Number and types of services/or benefits which are provided
- Group or individual policy
- Maximum dollar limits on coverages provided
- Dollar amounts policyholder must pay before policy pays
- Dollar amounts policyholder must share after policy begins to pay
- Guarantee continuation or renewal of coverage
- Guarantee that premium will not be raised
- Policyholder's medical history
- Policyholder's age
- Policyholder's occupation

TEACHER REFERENCES

Allentuck, Andrew J. and Bivens, Gordon E. CONSUMER CHOICE. New York: Harcourt Brace Jovanovich, Inc., 1977.

Bailard, Thomas E., Biehl, David L., and Kaiser, Ronald W. PERSONAL MONEY MANAGEMENT, 2nd Edition. Chicago: Science Research associates, Inc., 1977.

Gordon, Leland J. and Lee, Steward M. ECONOMICS FOR CONSUMERS, 7th Edition. New York: Van Nostrand Reinhold Company, 1972.

INSURING YOUR LIFE, INCOME AND PROPERTY. Chicago: Follett Publishing Co., 1975.

Mellers, Tom. THE MONEY BOOK. New York: Butterick Publishing, 1976.

Nelson, Roger H. PERSONAL MONEY MANAGEMENT: AN OBJECTIVES AND SYSTEMS APPROACH. Reading, Mass.: Addison-Wesley Publishing Co., 1973.

Troelstrup, Arch W. THE AMERICAN SOCIETY, 5th Edition. New York: McGraw-Hall Book Company, 1974.

Trooboff, Benjamin and Boyd, Fannie Lee. PERSONAL FINANCE FOR CONSUMERS. Morristown, New Jersey: General Learning Press, 1976.

AUTOMOBILE OWNERSHIP AND OPERATION

SUGGESTED RESOURCE MATERIALS

1. WHEN YOU BUY A CAR - Filmstrip - Journal Films, 930 Pitner, Evanston, Illinois 60202
2. BUYING AN AUTOMOBILE - Film - AIMS, 626 Justin Avenue, Glendale, California 91201
3. GETTING A BETTER BUY IN A USED CAR - Film - Associated Sterling, 513 Burlington, LaGrange, Illinois 60525
4. CASE OF THE UNWARY TRAVELLER - Film - University of Connecticut, Box U-1, Storrs, Connecticut 06288
5. CONSUMEREPORTER, Consumedia, P. O. Box 1056, Carbondale, Illinois 62901, 1977.

The numbers below in parenthesis, following terms and objectives, correspond to the numbers of suggested resource materials listed above.

LEARNING OBJECTIVES

1. The participants will be able to define and recognize the terms below:

Automobile cost	Automobile repairs (1,4)
Fixed costs	Automobile leasing
Variable costs	Costs per mile
Depreciation (1,2)	Rate of depreciation (1,2)
Automobile maintenance (1,2)	Service life expectancy
Trade-in allowance	Blue Book (1)
Consumer's Buying Guide (1)	Diagnostic Center/Testing (1)

2. The participants will be able to identify the principal cost of automobile ownership and classify them as fixed or variable.

   Fixed costs - unaffected for the most part by the number of miles a car is driven, i.e., insurance, license, fees.

   Variable costs - expenses which are directly affected by the number of miles a car is operated, i.e., gas and oil.

Fixed Costs	Variable Costs
Depreciation	Maintenance
Insurance	Repairs
Interest payments	Tires and batteries
License fees	Gas and oil
Garage	Parking
Sales Tax	Fines

3. The participants will be able to identify the key factors in the selection of a new automobile and explain why they are important. (1,2)

   Key factors: Price
   Interest, if financed
   Warranty
   Maintenance and repair services

4. The participants will know the things to look for in selecting a used car. (1,3)

   Body integrity
   Brakes
   Transmission
   Steering
   Engine condition
   Tires

5. The participants will know the main things to look for in securing a loan for an automobile.

   Cost of credit from different sources
   Contract provisions: Dollar cost
   Percentage rate
   Clauses

TEACHER REFERENCES

Allentuck, Andrew J. and Bivens, Gordon E. CONSUMER CHOICE. New York: Harcourt Brace Jovanovich, Inc., 1977.

Bailard, Thomas E., Biehl, David L. and Kaiser, Ronald W. PERSONAL MONEY MANAGEMENT, 2nd Edition. Chicago: Science Research Associates, Inc., 1977.

Gordon, Leland J. and Lee, Stewart M. ECONOMICS FOR CONSUMERS, 7th Edition. New York: Van Nostrand Reinhold Co., 1972.

Nelson, Roger H. PERSONAL MONEY MANAGEMENT: AN OBJECTIVES AND SYSTEMS APPROACH. Reading, Mass.: Addison-Wesley Publishing Co., 1973.

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Troelstrup, Arch W. THE AMERICAN SOCIETY, 5th Edition. New York: McGraw-Hill Book Co., 1974.

Trooboff, Benjamin M. and Boyd, Fannie Lee. PERSONAL FINANCE FOR CONSUMERS. Morristown, New Jersey: General Learning Press, 1976.

YOUR AUTOMOBILE DOLLAR, Money Management Institute. Chicago: Household Finance Corp., 1975.

AUTOMOBILE INSURANCE

SUGGESTED RESOURCE MATERIALS

1. AUTO INSURANCE - Filmstrip - Insurance Information Institute, 100 William Street, N.Y., N.Y. 10038.
2. EVERY TEN MINUTES - Handout (with pretest) - Insurance Information Institute, 100 William Street, N.Y., N.Y. 10038.
3. AFTER THE COLLISION - Associated Sterling Films, 512 Burlington, LaGrange, Ill. 60525.
4. CONSUMEREPORTER, Consumedia, Inc., P. O. Box 1056 Carbondale, Illinois 62901, 1977.

The numbers below in parenthesis, following terms and objectives, correspond to the numbers of suggested resource materials listed above.

LEARNING OBJECTIVES

1. The participants will be able to recognize and define the following terms:

   Bodily injury liability insurance (1,2)
   Property damage liability ins. (1,2)
   Medical payments coverage (1,2)
   Uninsured motorists coverage (1,2)
   Theft insurance (1,2)
   Comprehensive coverage (1,2)
   Non-cancellable
   Renewable
   Financial responsibility law (1,2)
   Collision insurance (1,2)
   Assigned risk (2)
   Exclusion
   Towing and road service
   Deductible

2. The participants will be able to recall the principal reasons for purchasing automobile insurance.

   Unpredictability of accidents
   Protect income and savings from the burden of costly accidents and injuries to other people and property
   Financial responsibility laws of states

3. The participants will be able to recall the principal factors affecting insurability and pricing of automobile insurance.

   Rating territory (1,2)
   Driver classification (1,2)
   (age, sex, marital status, use of car)

Year, make and model of car (1,2)
Policy coverage and dollar limites (1,2)
Driver education (1,2)
Good student discount (1,2)
Amount of deductible (1,2)
Number of cars insured (1,2)

4. The participants will be able to recall and recognize the principal coverages in automobile insurance and the protection (limits and advantages) of each.

Bodily injury liability insurance - protects the owner against damage that the car may cause to someone else's personal health.

Property damage liability insurance - protects the owner against damage that the car may cause to someone else's property.

Medical expense insurance - protects owner and owner's immediate family whether in owner's car, or someone else's, or if struck while walking. It applies to guests occupying owner's automobile.

Protection against uninsured motorists - covers policy holder and family, whether occupying owner's car or someone else's, or if struck while walking. Also covers guests in owner's car.

Comprehensive insurance coverage - also called fire and theft insurance; pays for physical damage to owner's car or loss of the car from causes other than collision.

Collision - provides payment if owner's car is damaged in a collision, regardless of whom is at fault.

Miscellaneous coverages - towing, provision for car rental.

TEACHER REFERENCES

Allentuck, Andrew J. and Bivens, Gordon E. CONSUMER CHOICE. New York: Harcourt Brace Jovanovich, Inc., 1977.

Bailard, Thomas E., Biehl, David L., and Kaiser, Ronald W. PERSONAL MONEY MANAGEMENT, 2nd Edition. Chicago: Science Research Associates, Inc., 1977.

Gordon, Leland J. and Lee, Stewart M. ECONOMICS FOR CONSUMERS, 7th Edition. New York: Van Nostrand Reinhold Company, 1972.

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Troboff, Benjamin M. and Boyd, Fannie Lee. PERSONAL FINANCE FOR CONSUMERS. Morristown, New Jersey: General Learning Press, 1976.

Troelstrup, Arch W. THE AMERICAN SOCIETY, 5th Edition. New York: McGraw-Hill Book Co., 1974.

YOUR AUTOMOBILE DOLLAR, Money Management Institute. Chicago: Household Finance Corp., 1975.

CHECKING ACCOUNTS AND BANKING

SUGGESTED RESOURCE MATERIALS

1. THE MONEY BOOK, Butterick Publishing, 161 Sixth Ave., N.Y. 10013.
2. MONEY MANAGEMENT, CHOICES AND DECISIONS, Elsie Fetterman, Houghton Mifflin Company, 1 Beacon St., Boston, Mass. 02107, 1976.
3. PERSONAL FINANCE FOR CONSUMERS, Trooboff and Boyd, General Learning Press, Morristown, N.J. 07960, 1976.
4. WISE USE OF BUY POWER, Continental Illinois National Bank and Trust Company of Chicago, 231 S. LaSalle, Chicago, Ill. 60603, 1971.
5. MONEY MANAGEMENT AND FINANCIAL PLANNING - BANKING - Film, Aetna Life and Casualty, AV Services, 151 Farmington Ave., Hartford, Conn. 06156.
6. CONSUMEREPORTER, Consumedia, Inc., P.O. Box 1056, Carbondale, Illinois 62901, 1977.

The numbers below in parenthesis, following terms and objectives, correspond to the numbers of suggested resource material listed above.

LEARNING OBJECTIVES

1. The participants will be able to define and recognize the following terms:

   Balance (1)
   Bank (1)
   Check
   Checking account (1)
   Money (1)
   Interest (1)
   Savings account (1)
   Principal (1)
   Compound interest (1)
   Deposit (1)
   Withdrawal (1)
   Passbook (1)
   Check register
   Reconciliation
   Statement (1)
   Bank or service charge (1)
   FDIC (1)
   Savings & Loan
   Bank cards
   Passbook accounts (1)
   Earnings

2. The participants will know how to open a checking account.

3. The participants will know how to fill out a deposit slip.

4. The participants will know how to make out and endorse a check and know the elements of a check.

5. The participants will know how to reconcile a bank statement

6. The participants will have knowledge of services banks offer:

   Checking
   Savings - Christman Club, Passbook, Certificates of Deposit
   Loans-Mortgages
   Bank cards
   Payment of utility bills
   Safety deposit boxes
   Travelers checks
   Banking by mail

7. The participants will have knowledge of services savings and loans offer:

   Savings accounts
   Certificates of deposit
   Loans
   Mortgages
   Travelers Checks

8. The participants will know how to figure interest on a savings account and know what factors to consider in selecting a savings institution.

   Liquidity
   Rate of return
   Safety
   Convenience

TEACHER REFERENCES

Fetterman, Elsie. MONEY MANAGEMENT: CHOICES AND DECISIONS. Boston: Houghton Mifflin Co., 1976.

Mellers, Tom. THE MONEY BOOK. New York: Butterick Publishing, 1976.

SYLVIA PORTER'S MONEY BOOK. New York: Avon, 1976.

Trooboff, Benjamin and Boyd, Fannie Lee. PERSONAL FINANCE FOR CONSUMERS. Morristown, New Jersey: General Learning Press, 1976.

WISE USE OF BUY POWER. Chicago: Continental Illinois National Bank and Trust Company of Chicago, 1971.

LIFE INSURANCE

SUGGESTED RESOURCE MATERIALS

1. MONEY MANAGEMENT AND FAMILY FINANCIAL PLANNING - INSURANCE - Film, Aetna Life & Casualty, AV Servies, 151 Farmington Ave., Hartford, Ct. 06156.
2. UNDERSTANDING YOUR LIFE INSURANCE, Institute of Life Insurance, 277 Park Avenue, N.Y. 10017. (free)
3. Sample Life Insurance Policies, Institute of Life Insurance, s77 Park Avenue, New York 10017.
4. DECADE OF DECISION, Booklet, Institute of Life Insurance, 277 Park Avenue, New York 10017.
5. CONSUMEREPORTER, Consumedia, Inc., P.O. Box 1056, Carbondale, Ill. 62901, 1977.

The numbers below in parenthesis, following terms and objectives, correspond to the numbers of suggested resource materials listed above.

LEARNING OBJECTIVES

1. The participants will be able to define and recognize the following terms:

Policy (1,2,3,4)
Premium (1,2,3,4)
Mortality table
Insurable interest
Insurability (2)
Self-insure
Group insurance (1,2)
Face amount (2,3)
Cash value (1,2,3,4)
Loan value (1,2,3,4)
Beneficiary (1,2,3,4)
Claim (2)
Term life insurance (1,2,3,4)
Limited payment life (2,4)
Straight, whole ordinary life (1,2,3,4)
Endowment (2,4)
Mutual company (2)
Stock company (2)
Participating policy (2)
Non-participating policy (2)
Dividend options (2,3)
Settlement options (2,4)
Automatic premium loan (2,3,4)
Grace period (2,3,4)
Waiver of premium (2,3)
Double indemnity (2,3)
Convertible (2,4)
Renewable (2,4)
Incontestable (2,3)
Non-forfeiture value (2,3,4)
Modified life policy (4)
Family income policy (2,4)
Family maintenance policy
Family plan/family life policy (2,4)
Jumping juvenile (2)
Annuity

2. The participants will be able to recall the principal reasons for purchasing life insurance: (4)

to protect the income side of the budget
to provide a clean-up fund - pay back borrowed money, debts, mortgages
to provide dependency period income
to provide retirement income (means of saving)

3. The participants will be able to recall the principal factors affecting insurability and the pricing of life insurance:

Age	Occupation
Health	Family health history
Sex	

4. The participants will be able to recall and recognize the principal types of life insurance policies:

Straight, whole ordinary life
Limited payment
Endowment
Term

5. The participants will be able to understand the principal contract provisions or clauses appropriate to life insurance.

6. The participants will be able to describe the benefits and shortcomings of the principal types of life insurance policies:

	BENEFITS	SHORTCOMINGS
Term	More insurance for the money Less expensive than other types Can buy amount you need for only as long as you think you will need it	No savings or loan values
Whole life	Forced savings Provides nonforteiture values Level premium	Interest on savings part of premium is often lower than interest paid at banks, savings and loans, etc.
Limited pay	Pay premiums while earning power is high	More expensive while paying because paying for limited time

TEACHER REFERENCES

Allentuck, Andrew J. and Bivens, Gordon E. CONSUMER CHOICE. New York: Harcourt Brace Jovanovich, Inc., 1977.

Bailard, Thomas E., Biehl, David L., and Kaiser, Donald W. PERSONAL MONEY MANAGEMENT, 2nd Edition. Chicago: Science Research Associates, Inc., 1977.

Bohlman, Bohlman and Bohlman. INSURING YOUR LIFE, INCOME AND PROPERTY. Chicago: Follet Publishing Co.

Gordon, Leland J. and Lee, Stewart M. ECONOMICS FOR CONSUMERS, 7th Edition. New York: Van Nostrand Reinhold Company, 1972.

Nelson, Roger H. PERSONAL MONEY MANAGEMENT: AN OBJECTIVES AND SYSTEMS APPROACH. Reading, Mass.: Addison-Wesley Publishing Co., 1973.

SYLVIA PORTER'S MONEY BOOK. New York: Avon, 1976.

Troelstrup, Arch W. THE AMERICAN SOCIETY, 5th Edition. New York: McGraw-Hill Book Company, 1974.

Trooboff, Benjamin M. and Boyd, Fannie Lee. PERSONAL FINANCE FOR CONSUMERS. Morristown, New Jersey: General Learning Press, 1976.

CONSUMER COMPLAINTS

SUGGESTED RESOURCE MATERIALS

1. YOUR PROTECTION AGAINST FRAUDULENT SALES, ADVERTISING AND LOANS, Attorney General, State of Illinois, Springfield, Illinois.
2. JUSTICE IN THE MARKETPLACE - Filmstrip, record, linemasters. Changing Times Education Service, 1729 H St., N.W., Washington, D.C. 20006, 1974.
3. CONSUMER BE WARNED: FRAUDS AND DECEPTIONS - Filmstrip - Current Affairs, 24 Danbury Road, Wilton, Connecticut 06897
4. CONSUMEREPORTER, Consumedia, Inc., P. O. Box 1056, Carbondale, Illinois 62901, 1977.

The numbers below in parenthesis, following terms and objectives, correspond to the number of suggested resource material listed above.

LEARNING OBJECTIVES

1. The participants will be able to define and recognize the following terms:

   Better Business Bureau (2,3)
   Warranties (2,3)
   Deficiency judgement
   Escrow
   Small claims court (2,3)
   Claim
   Condemnation
   Confession of judgement
   False advertising (2)
   Contract (2)
   Default
   Conditional sales contract
   Lien
   Bait and switch (1,3)
   Referral selling (1)
   Consumer advocate (2)
   Right of rescission or "cooling off period" (1,2)

2. The participants will know the steps to follow in complaining effectively. (2,3)

3. The participants will be able to identify the agencies which handle consumer complaints. (2,3)

   Government agencies
   State consumer offices
   Industry recourse and private groups
   Automobile manufacturers
   National consumer organizations
   "Call for Action" (volunteer phone referral service)

4. The participants will know the key consumers' rights.

"The right to safety - to be protected against the marketing of goods which are hazardous to your health, life or limb.

The right to be informed - to be protected against fraudulent advertising, labeling or grossly misleading information about products and to be given the facts you need to make an informed choice in the market place.

The right to choose - to have, as far as possible, access to a variety of products and services at reasonable prices.

The right to be heard - to be assured that your interests as a consumer will get a sympathetic hearing by the government and that the laws which are supposed to protect you will be enforced."

5. The participants will be able to identify the government acts which protect the rights of consumers.

The 1906 Pure Food and Drug Act
The 1907 Agricultural Meat Inspection Act
The 1914 Federal Trade Commission Act
The 1938 Food, Drug, and Cosmetic Act
The 1939 Wool Products Labeling Act
The 1951 Fur Products Labeling Act
The 1953 Flammable Fabrics Act
The 1958 Textile Fiber Products Identification Act
The 1960 Federal Hazardous Substances Labeling Act
The 1966 National Traffic and Motor Vehicle Safety Act
The 1966 Child Protection Act and the 1970 Toy Safety Act
The 1966 Fair Packaging Labeling Act
The 1966 Freedom of Information Act (and 1974 amendments)
The 1967 Wholesome Meat Act
The 1968 Radiation Control for Health and Safety Act
The 1968 Natural Gas Pipeline Safety Act
The 1968 Consumer Credit Protection Act (Truth-in-Lending Law)
The 1968 Interstate Land Sales Full Disclosure Act
The 1970 Poison Prevention Packaging Act
The 1971 Fair Credit Reporting Act
The 1972 Motor Vehicle Information and Cost Savings Act
The 1972 Consumer Product Safety Act
The 1974 Fair Credit Billing Act

TEACHER REFERENCES

COMPLAINT POWER, Consumer Survival Kit. Owings Mills, Maryland: Maryland Center for Public Broadcasting.

Fetterman, Elsie. MONEY MANAGEMENT: CHOICES AND DECISIONS. Boston: Houghton Mifflin Company, 1976.

SYLVIA PORTER'S MONEY BOOK. New York: Avon, 1976.

Trooboff, Benjamin M. and Boyd, Fannie Lee. PERSONAL FINANCE FOR CONSUMERS. Morristown, N.J.: General Learning Press, 1976.

RECREATION AND LEISURE TIME

SUGGESTED RESOURCE MATERIALS

Materials suitable to this program had not been identified at the time of publication.

LEARNING OBJECTIVES

1. The participants will be able to make the wisest possible investment in recreation of:

   Time
   Money
   Energy

2. The participants will be able to set their recreation goals, taking into consideration if they:

   Are single or married
   Live in a metropolitan city vs. a rural setting
   Consider weather conditions
   Have the space available for the kind(s) of equipment they would or might want to buy

3. The participants will know how to judge possible alternative times to take their vacation, considering:

   Year-round activities
   Seasonal activities

4. The participants will be able to use their recreation dollars wisely by:

   Checking with friends about vacations they've taken
   Looking up ratings of big items in Consumer Reports about how to get the best value, i.e., TV, skis, RV's, etc.
   Finding out everything they can about the items they might need before taking the steps to rent or buy them
   Being sure the activity is really going to please before making a large investment in it

5. The participants will know the alternative methods for planning a vacation.

   Do-it-yourself - you make all the arrangements
   Use a travel agency - all the arrangements are made for you

6. The participants will be able to understand the advantages and disadvantages of "pay-as-you-go", or "go-now-pay later."

TEACHER REFERENCES

SYLVIA PORTER'S MONEY BOOK. New York: Avon, 1976.

YOUR RECREATION DOLLAR, Money Management Institute. Chicago: Household Finance Corporation, 1976.

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FILMSTRIPS

Bailey Film Association, 2211 Michigan Avenue, Santa Monica, California 91201
USABLE LAW PROGRAM
CONSUMER CREDIT AND MONEY MANAGEMENT

Butterick Publishing Company, 161 Sixth Avenue, New York, New York, 1976.
CLOTHING: THE VISIBLE SELF

Changing Times Education Service, 1729 H. St., N.W., Washington, D.C. 20006, 1974.
JUSTICE IN THE MARKETPLACE
BUYING HEALTH CARE

Credit Union National Association, Filene House, 1617 Sherman Avenue, P.O. Box 431, Madison, Wisconsin 53701.
MONEY MANAGEMENT KIT

Current Affairs, 24 Danbury Road, Wilton, Connecticut 06897.
THE CONSUMER AND CREDIT
BUYING THE BASICS: FOOD AND CLOTHING
CONSUMER BE WARNED: FRAUDS AND DECEPTIONS

Federal Reserve Board, Washington, D.C.
TRUTH-IN-LENDING

Household Finance Corporation, Money Management Institute, Prudential Plaza, Chicago, Illinois 60601.
SPENDING YOUR FOOD DOLLAR
YOUR MONEY AND YOU

Insurance Information Institute, 100 William Street, New York, New York 10038.
AUTO INSURANCE

Journal Films, 930 Pitner, Evanston, Illinois 60202
BUYING A HOME
WHEN YOU BUY A CAR

FILMS

Aetna Life and Casualty, AV Services, 151 Farmington Avenue, Hartford, Connecticut 06156.

MONEY MANAGEMENT AND FINANCIAL PLANNING - BANKING
MONEY MANAGEMENT AND FINANCIAL PLANNING - CREDIT
MONEY MANAGEMENT AND FINANCIAL PLANNING - BUDGETING
MONEY MANAGEMENT AND FINANCIAL PLANNING - INSURANCE
MONEY MANAGEMENT AND FINANCIAL PLANNING - BUYING

AIMS Instructional Media Service, Inc., 626 Justin Avenue, Glendale, California 91201.

BUYING AN AUTOMOBILE
THE MONEY TREE

Associated Sterling Films, 512 Burlington, LaGrange, Illinois 60525.

GETTING A BETTER BUY IN A USED CAR
AFTER THE COLLISION

Southern Illinois University Film Library, Southern Illinois University at Carbondale, Carbondale, Illinois 62901.

FASHION: THE SECOND SKIN
THE MONEY TREE
BUYING AN AUTOMOBILE

University of Connecticut, Box U-1, Storrs, Connecticut 06288.

CASE OF THE UNWARY TRAVELLER

EDUCATIONAL NEWSPAPER

Consumedia, Inc., P.O. Box 1056, Carbondale, Illinois 62901

CONSUMEREPORTER

BOOKLETS

Consumer Survival Kit, Maryland Center for Public Broadcasting, Owings Mills, Maryland 21117.
TENANT'S ANYONE
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Continental Illinois National Bank and Trust Company of Chicago, 231 S. LaSalle, Chicago, Illinois 60603.
WISE USE OF BUY POWER, 1971.

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UNDERSTANDING CONSUMER CREDIT, 1975.
INSURING YOUR LIFE, INCOME AND PROPERTY, 1975.

Household Finance Corporation, Money Management Institute, Prudential Plaza, Chicago, Illinois 60601.
IT'S YOUR CREDIT - MANAGE IT WISELY, 1975
YOUR HOUSING DOLLAR, 1976
YOUR FOOD DOLLAR, 1976
YOUR AUTOMOBILE DOLLAR, 1975
REACHING YOUR FINANCIAL GOALS, 1976
YOUR RECREATION DOLLAR, 1976

Institute of Life Insurance, 277 Park Avenue, New York, New York 10017
DECADE OF DECISION
UNDERSTANDING YOUR LIFE INSURANCE

Sears Roebuck & Co., Dept. 703, Public Relations, Chicago, Illinois 60684.
USING RETAIL CREDIT

PAMPHLETS

Calgon Corporation, Consumer Service Institute, Pittsburgh, Pennsylvania 15230.
THE LAUNDRY BOOK

Department of Housing and Urban Development, Washington, D.C.
BUYING A HOME - DON'T FORGET THOSE CLOSING COSTS!
(HUD-342-F(6))

Institute of Life Insurance, 277 Park Avenue, New York, New York 10017
STEP BY STEP TO MONEY MANAGEMENT

Insurance Information Institute, 100 William St., New York, New York 10038.
EVERY TEN MINUTES

BOOKS

Bailard, Thomas E., Biehl, David L., and Kaiser, Ronald W. PERSONAL MONEY MANAGEMENT. Second Edition. Chicago: Science Research Associates, Inc., 1977.

Bohlman, H. Mac, Bohlman, Herbert W., and Bohlman, Edna M. KNOWING HOW TO BUDGET AND WHY. Chicago: Follett Publishing Co., 1975.

Fetterman, Elsie. MONEY MANAGEMENT: CHOICES AND DECISIONS. Boston: Houghton Mifflin Co., 1976.

Mellers, Tom. THE MONEY BOOK. New York: Butterick Publishing Co., 1976.

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